



State of Connecticut
HOUSE OF REPRESENTATIVES
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Chairwoman
PROGRAM REVIEW AND INVESTIGATIONS
COMMITTEE

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ENVIRONMENT COMMITTEE
FINANCE, REVENUE AND BONDING COMMITTEE

Testimony of Rep. Mary Mushinsky (85th) in Support of:
HB 6612, An Act Concerning the Health Industry Grievance Process for Adverse Determinations, the Office of Healthcare Advocate and Mental Health Parity Compliance Checks

SB 1088, An Act Establishing a Task Force to Study Adverse Determinations by Health Carriers for the Treatment of Mental Disorders

SB 1089, An Act Concerning the Qualifications of Clinical Peers for Adverse Determination Reviews

SB 1090, An Act Decreasing the Time Frame for Certain Adverse Determination Grievances

Before the Insurance and Real Estate Committee

public hearing March 12, 2013

With Sen. John Kissel, I co-chair the Program Review and Investigations Committee. The PRI Committee recently issued our report, *Access to Substance Abuse Treatment for Insured Youth*, which demonstrated the lack of mental health parity for privately insured consumers struggling to overcome substance abuse. We found that state insured consumers, in contrast, are treated with parity. As a follow up to our report, PRI prepared and approved legislation similar to these bills before you. Our bills are HB 6517 and HB 6557. State and federal law is clear: behavioral health is to receive the same services as physical health. It was clear from our public hearings that the parity law is routinely violated for patients on private insurance policies.

These bills are critically necessary to help patients and their families and to avoid the cost-shifting to the state and towns when budding mental health problems are not addressed early. Specifically, we need to require:

1. A quick response to requests for service (our bill requires a response within 12 hours);

2. Clinical peer review of adverse medical necessity decisions;
3. Use of nationally and state recognized standards for clinical review; and
4. Enforcement of parity by the Insurance Department.

We ask the Insurance Committee to work with the PRI Committee to create a unified bill or bills as these measures move forward. Thank you for responding to the needs of families who need and deserve treatment for substance abuse and other mental health disorders.